

Certificate Number: 14424-PAE-DE-039198130

Bankruptcy Case Number: 24-14515



14424-PAE-DE-039198130

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 31, 2024, at 12:21 o'clock PM EST, Todd F Smith Sr completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 31, 2024 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor